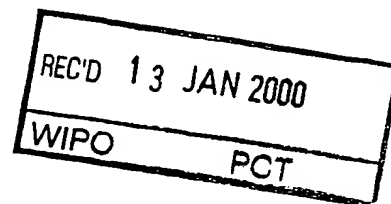




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רצופים בזה העתקים
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שהופקדו לכתחילה
עם הבקשה לפטנט
לפי הפרטים הרשומים
בעמוד הראשון של
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בקשה לפטנט
Application for Patent

127727	מספר: Number
24-12-1998	תאריך Date
הוקדם.הדחה Ante/Post-dated	

(אני, (שם המבקש, מענו — ולגבי גוף מאוגד — מקום התאגדותו)
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שהם 73142.

ששמה הוא
Owner, by virtue of

הדין

בעל אמצאה מכח
of an invention, the title of which is:

מערכת ושיטה לאימות כרטיסי אשראי


(Hebrew)

CREDIT CARD VERIFICATION SYSTEM AND METHOD

(באנגלית)
English

Hereby apply for a patent to be granted to me in respect thereof.

מבקש בזאת כי ינתן לי עליה פטנט.

- בקשת חלוקה - Application for Division		- בקשת פטנט מוסף - Application for Patent of Addition		- דרישת דין קדימה Priority Claim		
מבקשת פטנט from Application No. _____ Date _____		לבקשה/לפטנט to Patent/Appl. No. _____ Date _____		מספר/סימן Number/Mark	תאריך Date	מדינת האיגוד Convention Country
יפוי כח: כללי - עוד יוגש P. O. A.: general - to follow						
המען למסירת הודעות ומסמכים בישראל Address for Service in Israel						
WOLFF, BREGMAN AND GOLLER P. O. Box 1352 Jerusalem, Israel, 91013						
חתימת המבקש Signature of Applicant				1998 שנת 12 בחודש 22 This of 1998		
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CREDIT CARD VERIFICATION SYSTEM AND METHOD

מערכת ושיטה לאימות כרטיסי אשראי

Field of the Invention

The present invention relates to a credit card verification system and method.

Background of the Invention

Today, it is impossible to know whether a credit card presented for payment is in truth the credit card of the particular customer who is effecting the purchase; in other words, that the person presenting the card is its rightful owner.

At the time of effecting a transaction by means of a credit card at locations where a magnetic card reader is used, the card is passed through the reader and its details are communicated to the credit company. The credit company checks whether the card is in force, if the card was cancelled, if the card owner's bank approves the transaction at the indicated cost, and sometimes also other reasonable details of the purchase. This investigation does not provide a solution for cases in which the credit card is stolen, to the extent that the credit company does not yet know that the card was stolen. A credit company will approve a transaction using a stolen credit card, when it has not yet been informed that the card was stolen. In addition, credit cards are available upon which the owner's picture is printed; however, these cards are not protected, they can be counterfeited, and the cost of producing them is high.

Summary of the Invention

It is therefore a broad object of the present invention to overcome the above-described disadvantages of the use of credit cards and to provide a credit card verification method and system.

In accordance with the present invention, there is therefore provided a credit card verification system, comprising a credit card company data storage and communication unit for recording and storing data concerning authorized credit card holders, including an electronically reproducible image of a credit card holder; means for introducing said image into said company data storage unit, and at least one remotely positioned credit card reader and image viewing means communicating with said company data storage unit, for selectively retrieving data from said storage to be displayed on said means, viewed and approved by the person providing the sales services.

The invention also provides a credit card verification system, comprising a credit card company data storage and communication unit for recording and storing data concerning authorized credit card holders, including an electronically reproducible image of a credit card holder; means for introducing said image into said company data storage unit, at least one image display means communicating with said company data storage, for displaying the image of an authorized credit card holder, and at least one remotely located credit card reader and camera, for introducing data relating to said credit card holder into said data storage unit and for displaying the image of a selected credit card holder on said means.

The invention further provides a method for verifying the identity of a credit card holder effecting a transaction, comprising introducing data and an image relating to each authorized credit card holder into a credit card company's data storage and communication unit; providing at least one credit card reader and viewing means at a purchasing location for effecting communication with said data storage unit; operating said credit card reader and effecting display of the credit card holder's image and data by said viewing means; visually comparing the displayed image with the card holder to verify the holder's

identity, and, if the images are identical or similar and credit is approved, completing the transaction.

Brief Description of the Drawings

The invention will now be described in connection with certain preferred embodiments with reference to the following illustrative figures so that it may be more fully understood.

With specific reference now to the figures in detail, it is stressed that the particulars shown are by way of example and for purposes of illustrative discussion of the preferred embodiments of the present invention only, and are presented in the cause of providing what is believed to be the most useful and readily understood description of the principles and conceptual aspects of the invention. In this regard, no attempt is made to show structural details of the invention in more detail than is necessary for a fundamental understanding of the invention, the description taken with the drawings making apparent to those skilled in the art how the several forms of the invention may be embodied in practice.

Fig. 1 is a schematic illustration of a first embodiment of a credit card verification system according to the present invention, and

Fig. 2 is a schematic illustration of a second embodiment of a credit card verification system according to the present invention.

Detailed Description of Preferred Embodiments

In the preferred embodiment of Fig. 1, there is shown a credit card verification system 2 including a credit card company data storage and communication unit 4 for recording and storing data concerning credit cards and

credit card holders. At the company site, and/or preferably at any bank or other institution where credit cards are issued, one or more cameras and other *per se* known installations 6 are located, for creating an electronically reproducible image of each authorized credit card holder. Such an image may be constituted by a picture of the holder's face or a portion thereof, in any desired disposition or dispositions, *e.g.*, front and/or side views. The installations 6 communicate with the company's credit card data storage and communication unit 4 via communication lines 8 or wirelessly, in accordance with available technology.

At the goods and/or services purchasing sites, *e.g.*, stores, garages, restaurants, *etc.*, there are located credit card readers 10 and adjacent image display means 12, such as a display screen, a printer, or the like. The readers 10 and display means 12 communicate via lines 14, or wirelessly, with unit 4. Upon request, or automatically upon activation of the reader 10, the image of the registered credit card holder, as entered and stored in unit 4, is displayed on means 12. Hence, in addition to credit availability and clearance which is presently effected by operating the credit card reader, the operator will benefit from verification of the true identity of the credit card holder by visually comparing the image displayed on the screen with the person presenting the credit card. If the two are identical or similar, the transaction will be completed.

A modification of the above-described system is shown in Fig. 2. Accordingly, instead of providing display means 12 at each and every purchasing site, it is possible to replace the screen with a camera 16 for obtaining the customer's image, transferring it to one or more display screens 18 located at the company's control center. With such a system, the verification of the customer's identity is effected at the credit card company, where the company's operator compares the image displayed on the company's screen with the stored image. If

the images match, the company is the one to grant the credit by certifying the completion of the transaction. Camera 16 may take the picture of the credit card holder and transfer it to the company's screen 18, or it may transfer the credit card holder's picture embedded in the credit card for verification at the data storage unit 4, either with or without utilizing the screen 18.

It will be evident to those skilled in the art that the invention is not limited to the details of the foregoing illustrated embodiments and that the present invention may be embodied in other specific forms without departing from the spirit or essential attributes thereof. The present embodiments are therefore to be considered in all respects as illustrative and not restrictive, the scope of the invention being indicated by the appended claims rather than by the foregoing description, and all changes which come within the meaning and range of equivalency of the claims are therefore intended to be embraced therein.

WHAT IS CLAIMED IS:

1. A credit card verification system, comprising:
a credit card company data storage and communication unit for recording and storing data concerning authorized credit card holders, including an electronically reproducible image of a credit card holder;
means for introducing said image into said company data storage unit, and
at least one remotely positioned credit card reader and image display means communicating with said company data storage unit, for selectively retrieving data from said storage to be displayed by said means, viewed and approved by the person providing the sales services.
2. A credit card verification system, comprising:
a credit card company data storage and communication unit for recording and storing data concerning authorized credit card holders, including an electronically reproducible image of a credit card holder;
means for introducing said image into said company data storage unit;
at least one image display means communicating with said company data storage, for displaying the image of an authorized credit card holder, and
at least one remotely located credit card reader and camera for introducing data relating to said credit card holder into said data storage unit and for displaying the image of a selected credit card holder on said means.
3. The system as claimed in claim 1 or claim 2, further comprising means for producing an electronically reproducible image of a credit card holder.

4. The system as claimed in claim 1 or claim 2, wherein said image display means is a screen or a printer.

5. The system as claimed in claim 2, wherein said camera is adapted to view the credit card holder and to communicate at least one image of the holder to said data storage unit.

6. The system as claimed in claim 2, wherein said camera is adapted to view a picture embedded in a credit card and to communicate the picture to said unit.

7. A method for verifying the identity of a credit card holder effecting a transaction, comprising:

introducing data and an image relating to each authorized credit card holder into a credit card company's data storage and communication unit;

providing at least one credit card reader and viewing means at a purchasing location for effecting communication with said data storage unit;

operating said credit card reader and effecting display of the credit card holder's image and data on said viewing means;

visually comparing the displayed image with the card holder to verify the holder's identity, and, if the images are identical or similar and credit is approved, and

completing the transaction.

8. A method for verifying the identity of a credit card holder effecting a transaction, comprising:

introducing data and an image relating to each authorized credit card holder into a credit card company's data storage and communication unit;

providing at least one credit card reader and a camera at a purchasing location for effecting communication with said data storage unit;

operating said credit card reader and camera to effect display of the credit card holder's image and data on the company's display means;

comparing the displayed image with the stored image of the card holder, and

if the images are identical or similar and credit is approved, transmitting a signal to said purchasing location to complete the transaction.

9. The method as claimed in claim 8, wherein said camera is operated to photograph the credit card holder and to communicate the picture to said data storage unit.

10. The method as claimed in claim 8, wherein said camera is operated to photograph the image of the credit card holder embedded in the credit card and to communicate the picture to said data storage unit.

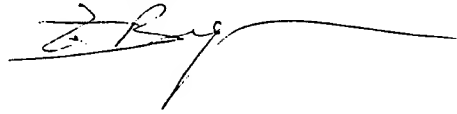
11. A credit card verification system according to claim 1 or claim 2, substantially as hereinbefore described and with reference to the accompanying drawings.

12. A method for verifying the identity of a credit card holder according to claim 7 or claim 8, substantially as hereinbefore described and with reference to the accompanying drawings.

for the Applicant:

WOLFF, BREGMAN AND GOLLER

by:

A handwritten signature in dark ink, appearing to be "J. R. Goller", written over a horizontal line.

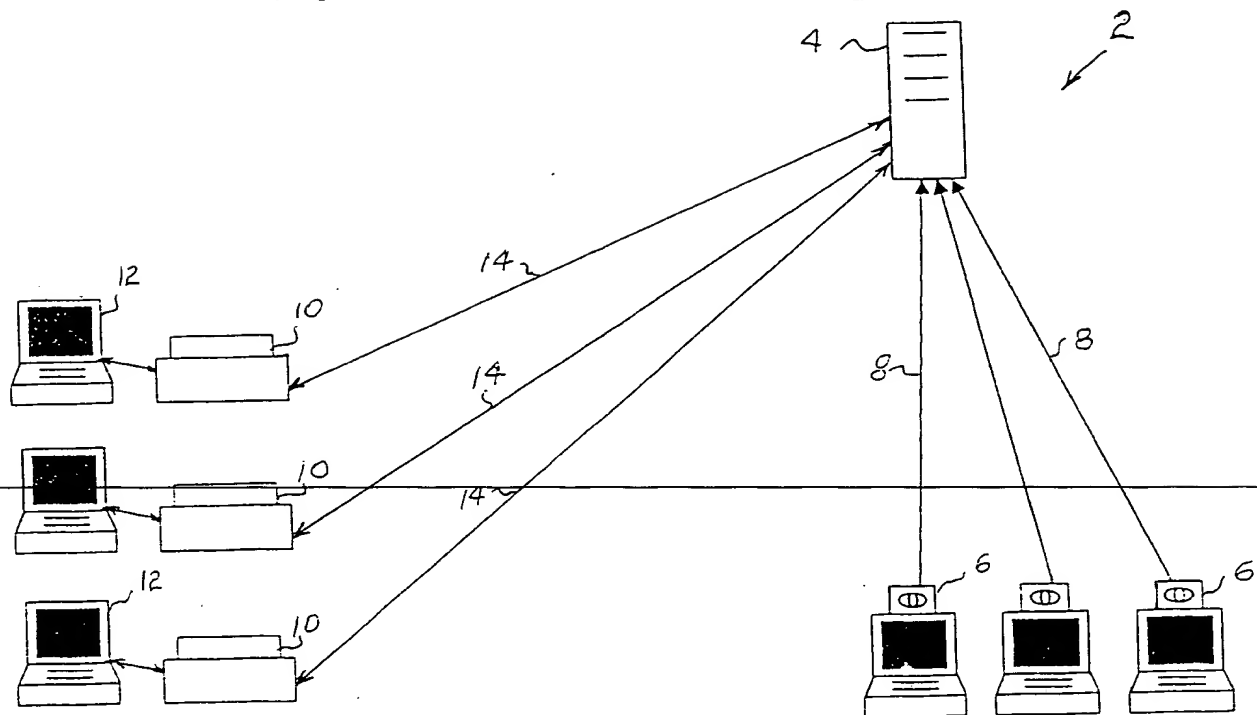


FIG. 1

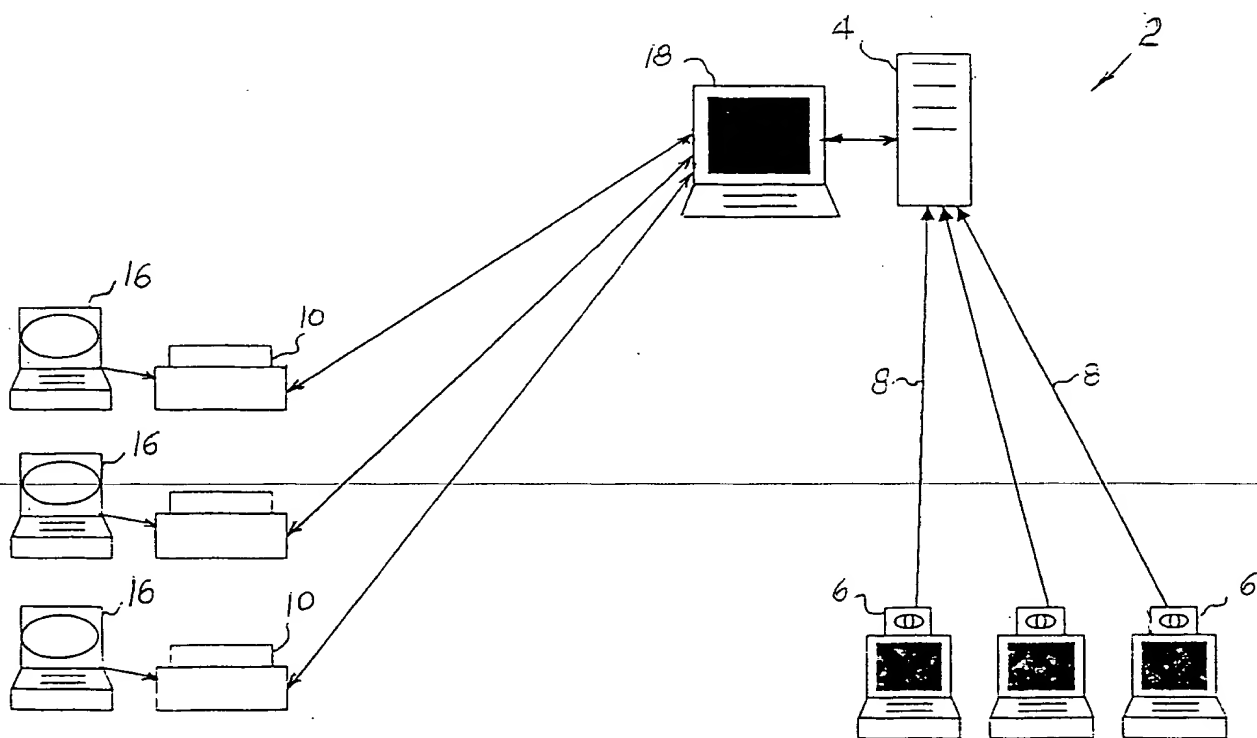


FIG. 2

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